

In re:  
Hayward L. Ruff  
Yvette D. Cooley-Ruff  
Debtors

Case No. 18-17384-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 15, 2022

User: admin  
Form ID: 195

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2022:

Recip ID	Recipient Name and Address
db	+ Hayward L. Ruff, 101 W Nedro Ave, Philadelphia, PA 19120-2423

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2022

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2022 at the address(es) listed below:

Name	Email Address
JASON BRETT SCHWARTZ	on behalf of Creditor Philidelphia Federal Credit Union jschwartz@mesterschwartz.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARTIN A. MOONEY	on behalf of Creditor TD Auto Finance LLC Martin.Mooney@ag.ny.gov kcollins@schillerknapp.com
MICHAEL D. SAYLES	on behalf of Debtor Hayward L. Ruff midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com
MICHAEL D. SAYLES	

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Aug 15, 2022

Form ID: 195

Total Noticed: 1

on behalf of Joint Debtor Yvette D. Cooley-Ruff midusa1@comcast.net  
michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

REBECCA ANN SOLARZ

on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

In re: : Chapter 13

Hayward L. Ruff and Yvette D. Cooley-Ruff : Case No. 18-17384-mdc  
Debtor(s)

***ORDER***

---

AND NOW, this day , August 15,2022 , it appearing that the trustee in the above entitled matter has filed his report and that the trustee has performed all other duties required in the administration of the debtor(s) estate, it is

ORDERED that the trustee be discharged and relieved of any trust; and this case be, and the same hereby is, closed.

By The Court

Magdeline D. Coleman  
Chief Judge , United States Bankruptcy Court